

3651-1001

10/019939

**TRANSMITTAL LETTER TO THE UNITED STATES
DESIGNATED/ELECTED OFFICE (DO/EO/US)
CONCERNING A FILING UNDER 35 U.S.C. 371**

INTERNATIONAL APPLICATION NO.	INTERNATIONAL FILING DATE
PCT/NO00/00230	July 4, 2000

PRIORITY DATE CLAIMED
July 5, 1999

TITLE OF INVENTION
METHOD AND SYSTEM FOR PAYMENT TRANSACTION

APPLICANT(S) FOR DO/EO/US

Jens Petter HOILI

Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:

1. This is a FIRST submission of items concerning a filing under 35 U.S.C. 371.
2. This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371.
3. This express request to begin national examination procedures (35 U.S.C. 371(f)) at any time rather than delay examination until the expiration of the applicable time limit set in 35 U.S.C. 371(b) and PCT Articles 22 and 39(1).
4. A proper Demand for International Preliminary Examination was made by the 19th month from the earliest claimed priority date.
5. A copy of the International Application as filed (35 U.S.C. 371(c)(2))
 - a. is transmitted herewith (required only if not transmitted by the International Bureau).
 - b. has been transmitted by the International Bureau.
 - c. is not required, as the application was filed in the United States Receiving Office (RO/US).
6. A translation of the International Application into English (35 U.S.C. 371(c)(2)).
7. Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3))
 - a. are transmitted herewith (required only if not transmitted by the International Bureau).
 - b. have been transmitted by the International Bureau.
 - c. have not been made; however, the time limit for making such amendments has NOT expired.
 - d. have not been made and will not be made.
8. A translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).
9. An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).
10. A translation of the annexes of the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).

Items 11. to 16. below concern document(s) or information included:

11. An Information Disclosure Statement under 37 CFR 1.97 and 1.98.
12. An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.
13. A FIRST preliminary amendment.
 - A SECOND or SUBSEQUENT preliminary amendment.
14. A substitute specification.
15. A change of power of attorney and/or address letter.
16. Other items or information:

International Preliminary Examination Report.

Application Data Sheet.

Search Report.

Abstract.

Form PCT/IB/308.

U.S. APPLICATION NO. (if known) 37 CFR 1.492(e) INTERNATIONAL APPLICATION NO.
10/019939 PCT/NO00/00230

ATTORNEY'S DOCKET NUMBER
3651-1001

17. <input checked="" type="checkbox"/> The following fees are submitted:		CALCULATIONS PTO USE ONLY	
BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)):			
Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO and International Search Report not prepared by the EPO or JPO \$1,040.			
International preliminary examination fee (37 CFR 1.482) not paid to USPTO but International Search Report prepared by the EPO or JPO 890.			
International preliminary examination fee (37 CFR 1.482) not paid to USPTO but international search fee (37 CFR 1.445(a)(2)) paid to USPTO 740.			
International preliminary examination fee (37 CFR 1.482) paid to USPTO but all claims did not satisfy provisions of PCT Article 33(1)-(4) 710.			
International preliminary examination fee (37 CFR 1.482) paid to USPTO and all claims satisfied provisions of PCT Article 33(1)-(4) 100.			
ENTER APPROPRIATE BASIC FEE AMOUNT =		\$ 1,040	
Surcharge of \$130.00 for furnishing the oath or declaration later than <input type="checkbox"/> 20 <input checked="" type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(e)).		\$ 130	
CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE
Total claims	8 - 20 =	0	x \$ 18.
Independent claims	2 - 3 =	0	x 84.
MULTIPLE DEPENDENT CLAIM(S) (if applicable)		+ 280.	\$
TOTAL OF ABOVE CALCULATIONS =		\$ 1,170	
Reduction of 1/2 for small entity		\$ 585	
SUBTOTAL =		\$ 585	
Processing fee of \$130.00 for furnishing the English translation later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(f)).		\$	
TOTAL NATIONAL FEE =		\$ 585	
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property +		\$	
TOTAL FEES ENCLOSED =		\$ 585	
		Amount to be refunded:	\$
		charged:	\$

- a. A check in the amount of \$ 585 to cover the above fees is enclosed.
- b. Please charge my Deposit Account No. _____ in the amount of \$ _____ to cover the above fees.
A duplicate copy of this sheet is enclosed.
- c. The Commissioner is hereby authorized to charge any additional fees which may be required by 37 CFR 1.16 and 1.17, or credit any overpayment to Deposit Account No. 25-0120. A duplicate copy of this sheet is enclosed.

NOTE: Where an appropriate time limit under 37 CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR 1.137 (a) or (b)) must be filed and granted to restore the application to pending status.

January 7, 2002

SEND ALL CORRESPONDENCE TO:

Young & Thompson
745 South 23rd Street
2nd Floor
Arlington, VA 22202
(703) 521-2297

CUSTOMER NO. 000466

SIGNATURE

Benoit Castel

NAME

35.041
REGISTRATION NUMBER

10/019939

JC15 Rec'd PCT/PTO 07 JAN 2002

Application Data Sheet

Application Information

Application Type:: Regular
Subject Matter:: Utility
Suggested Classification::
Suggested Group Art Unit::
CD-ROM or CD-R?:: None
Number of CD disks::
Number of Copies of CDs::
Sequence Submission?:: None
Computer Readable Form (CRF):: No
Number of copies of CRF:: 0
Title:: METHOD AND SYSTEM FOR PAYMENT
TRANSACTION
Attorney Docket Number:: 3651-1001
Request for Early
Publication?:: No
Request for Non-Publication?:: No
Suggested Drawing Figure::
Total Drawing Sheets:: 2
Small Entity?:: Yes
Latin Name::
Variety Denomination Name::
Petition Included?:: No
Petition Type::
Licensed US Gov't Agency::
Contract or Grant Numbers::
Secrecy Order in Parent No
Appl.?::

Applicant Information

Applicant Authority Type:: Inventor
Primary Citizenship Country:: NORWAY
Status:: Full Capacity
Given Name:: JENS
Middle Name:: PETTER
Family Name:: HOILI
City of Residence:: FREDRIKSTAD
State or Province of Residence::
Country of Residence:: NORWAY
Street of Mailing Address:: SIGRID UNDSETSVEI 5

City of Mailing Address:: FREDRIKSTAD
State or Province of Mailing Address::
Country of Mailing Address:: NORWAY
Postal or Zip Code of Mailing Address:: N-1619

Correspondence Information

Correspondence Customer Number:: 000466

Representative Information

Representative Customer Number::	000466
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Domestic Priority Information

Application::	Continuity Type::	Parent Application::	Parent Filing Date::
This applicatio	National Stage of	PCT/NO00/00230	7/4/00

Foreign Priority Information

Country::	Application Number::	Filing Date::	Priority Claimed::
NORWAY	19993332	7/5/99	Yes

Assignment Information

Assignee Name::

Street of Mailing Address::

City of Mailing Address::

State or Province of Mailing Address::

Country of Mailing Address::

Postal or Zip Code of Mailing Address::

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Jens Petter HOILI

Serial No. (unknown)

Filed herewith

METHOD AND SYSTEM FOR PAYMENT TRANSACTION

PRELIMINARY AMENDMENT

Commissioner for Patents

Washington, D.C. 20231

Sir:

Prior to calculation of the filing fee, please amend the above-identified application as follows:

IN THE SPECIFICATION:

Please substitute page 2 as originally filed with pages 2 and 2A as filed in the Article 34 amendment of September 13, 2001. Pages 2 and 2A are marked "AMENDED SHEET" and are attached hereto.

IN THE CLAIMS:

Please substitute claims 1-10 as originally filed with claims 1-8 as filed in the Article 34 amendment of September 13, 2001. Claims 1-8 are marked "AMENDED SHEET" and are attached hereto. After insertion of these claims, please amend as follows:

Amend claim 3 as follows:

--3. (amended) A method according to claim 1, characterized in that the mobile communication unit is a mobile telephone, and that the network is a telecommunication network which includes a mobile telephone network.

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Amend claim 4 as follows:

--4. (amended) A method according to claim 1, characterized in that the communication connection between the mobile communication unit and the payment terminal is established by an electrical connection through a communication port in the mobile communication unit.

Amend claim 5 as follows:

--5. (amended) A method according to claim 1, characterized in that the communication connection between the mobile communication unit and the payment terminal is established by an optical connection, preferably infrared transfer.--

R E M A R K S

The above changes in the specification and claims merely place the national phase application in the same condition as it was during Chapter II of the international phase, with the multiple dependencies in the claims being removed.

Also, attached hereto is a marked-up version of the changes made to the claims by the current amendment. The attached page is captioned "VERSION WITH MARKINGS TO SHOW CHANGES MADE".

Respectfully submitted,

YOUNG & THOMPSON

By

Benoit Castel
Benoit Castel
Attorney for Applicant
Registration No. 35,041
745 South 23rd Street
Arlington, VA 22202
Telephone: 703/521-2297

January 7, 2002

10/019939

JC13 Rec'd PCT/PTO 07 JAN 2002

PCT/NO00/00230

WO 01/03078

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Method and system for payment transaction

The present invention relates to a method and a system for performing a payment transaction between a customer, a sales location and a payment operator.

- 5 In business or sales locations, both public and private, including shops, restaurants, hotels and other service industries, etc., payment transactions are normally based on either traditional cash payment, or on the use of payment machines for payment cards. These well-established methods of performing payment transactions require the customer either to be in possession of cash
10 in the form of notes or coins, or he/she must have a payment card in the form of a magnetic or smart card.

It looks as if cash is a means of payment which will be less widely used in the future on account of the substantial costs involved. These costs are due amongst other things to the extensive mechanical routines involved in issuing new coins and notes, as well as resource-demanding and sometimes risky routines for handling, collecting, transporting and storing money in the form of cash.

To-day the use of payment terminals or machines with magnetic cards/smart cards is very widespread and also considered to be a rational payment routine. However, it is encumbered with disadvantages such as cost-demanding production and distribution of cards. A card is usually renewed after two years due to wear. The way in which the payment terminals work is conducive to wear. It is the "read head" for reading the magnetic card which is the weak point here.

- 20 25 It is relatively expensive for a business place to use payment terminals. In the first place, the payment terminals have a relatively expensive production cost. Then such terminals are connected to a telecommunication or data network for transfer of data, thereby adding to the costs. Banks and card companies, moreover, charge a high price for their services, which in itself makes the price higher for a consumer. To-day the banks have complete freedom to decide both the price of what a business place must pay in order to possess a payment terminal, and the consumer's fees for the use of the payment card in the machine.
30

Attempts have also been made earlier to provide new ways of effecting payment transactions, whose object is, amongst other things, to redress the aforementioned problems.

WO 98/34203 discloses a method and an apparatus for performing financial transactions using a mobile communication unit. The publication suggests the possibility of using a wireless connection, particularly infrared, between a mobile phone and a cashier register in order to transfer transaction data. All communication steps are performed via a central, financial transaction clearinghouse, which implies that the cashier register must be able to communicate with a telecommunication network.

A previous known solution whose aim is to offer a customer the possibility of carrying out goods or service purchases by means of a mobile telephone, is disclosed in US patent 5.608.778. This publication describes a system where by means of the mobile telephone the customer can obtain credit when making a purchase at a sales location. The customer's mobile telephone is wirelessly connected to a base station. The base station can also communicate with a credit centre, and the credit centre can further communicate with terminal equipment at the sales location. The publication also describes various communication protocols for performing a transaction where the customer obtains credit from the credit centre when purchasing goods or services at the sales location. Fig. 4 of the publication illustrates such a protocol, where a part of the method for the transaction consists in the following steps:

- the mobile phone transfers data to the terminal equipment at the sales location, which data comprises identification for the mobile telephone, a transaction password and an authorisation, whereupon
- the terminal equipment transfers data to the credit centre, whereupon
- the credit centre transfers a confirmation to the terminal equipment, and finally
- the terminal equipment transfers the confirmation to the mobile telephone.

The transfer of data from the mobile telephone to the terminal equipment is stated to take place by means of the mobile telephone's radio transfer, the terminal equipment being linked to a receiver with low sensitivity, which can receive radio signals from the mobile telephone.

2A

- This known protocol permits goods and services to be purchased at the sales location, where a settlement is subsequently effected between the customer and the credit centre. The credit centre may, for example, be a company associated with the mobile telephone company, thus enabling the settlement for the goods or services to be effected by means of the same account as the account for other use of the mobile telephone.

5

The method and the system disclosed in the publication, however, have some weaknesses, which it is the object of the present invention to redress.

5 A first weakness is that the terminal equipment at the sales location must be in communicative connection with the credit centre, for example by being connected to a telephone or mobile telephone network.

10 A second weakness of the known system is that the local, low-sensitivity radio receiver may tend to be subject to interference from other mobile telephones or other communication devices, and therefore there is a need to provide a more secure and reliable form of communication between the mobile telephone and the terminal equipment.

15 A first object of the present invention is to provide a method for performing a payment transaction as mentioned at the beginning, and which is not encumbered by the above drawbacks. This object is achieved by means of a method as stated in the introductory part of the following claim 1, characterized by the features which are indicated in the characterizing part of the claim.

20 A second object of the present invention is to provide a system for performing a payment transaction as mentioned at the beginning, and which is not encumbered by the above drawbacks. This object is achieved by means of a system as stated in the introductory part of the following claim 9, characterized by the features which are indicated in the characterizing part of the claim.

25 Further advantages are obtained by means of the features in the dependent claims.

30 The invention will now be described in more detail with reference to the drawings, in which

fig. 1 illustrates a method according to the invention, and

figs. 2a and 2b illustrate a system according to the invention.

Figure 1 illustrates which steps are included in an embodiment of a method according to the invention.

A mobile communication unit, which preferably is the customer's mobile telephone, first establishes a communication with a special payment terminal at the sales location. Unlike traditional payment terminals, this payment terminal is not necessarily equipped with means for communication via the telecommunication network, but instead is arranged for local communication with the mobile telephone, which then performs the further communication with the surrounding world.

The communication between the mobile telephone and the payment terminal takes place preferably by placing the mobile telephone in physical, electrical connection with the payment terminal. For this purpose the mobile telephone's built-in communication port is preferably employed. An alternative solution is to employ wireless, but not radio-based transfer, such as, for example, optical transfer, particularly infrared transfer (IrDa). A number of mobile telephones to-day are equipped with means for such infrared communication. A further alternative which still lies within the scope of the invention, but which, if used, redresses the second of the disadvantages of the prior art as mentioned above, is to employ radio-based communication in the same way as in the above-mentioned publication, with a radio receiver provided in the payment terminal. Such radio-based communication between the mobile telephone and the payment terminal may employ different frequencies from the ordinary communication frequency for the mobile telephone, and may, for example, be based on technology according to the Bluetooth specification.

In connection with the establishment of communication connection between the mobile telephone and the payment terminal, initial data may be transferred from the mobile telephone, which, for example, may comprise information which is typed in on the mobile telephone's keyboard. This may comprise an identification or authentication of the customer and/or the sales location.

After establishing the communication connection, if it is equipped with display means, the payment terminal can display the data or parts of the data which are transferred from the mobile telephone, possibly together with information which is contained in the payment terminal concerning the transaction, for example the amount which has to be paid.

When the communication connection between the mobile telephone and the payment terminal has been established, the payment terminal transfers information concerning the transaction via the established communication connection to the mobile telephone. This information will preferably at least comprise the amount covered by the transaction, any other information on what is involved in the transaction, such as number and types of goods and services, and in addition an identification of the sales location. The information may further comprise an identification of the mobile telephone, information concerning its subscription, an associated telephone number or the mobile telephone's owner. The transferred identification of the sales location can be found stored in storage means in the payment terminal, but it can alternatively be read into a keyboard or other input unit on the mobile telephone or on the payment terminal. A further alternative is to have the identification of the sales location broadcast, for example by a radio transmitter provided locally at or near the sales location, so that it can be received by receiver equipment in the payment terminal and subsequently transferred to the mobile telephone. The latter alternative is particularly appropriate if the payment terminal is of a mobile type, which thereby can be moved from one sales location to another, where it is used without any reprogramming or similar modification.

This information is then further transferred to an operator system. This communication takes place through a network comprising the ordinary mobile telephone network used by the mobile telephone (for example the GSM system), and which moreover may comprise other networks to which the mobile telephone network is connected, for example the ordinary fixed telecommunication network.

Alternatively, some parts of the above-mentioned information can be excluded when transferring from the mobile telephone to the operator system, and/or additional information can be added by means of this transfer. In each case, however, at least information concerning the transaction is transferred.

According to the invention, therefore, information concerning the transaction is transferred from the payment terminal to the mobile telephone, and subsequently from the mobile telephone to the operator system. At this point the invention differs significantly from the previously mentioned system from US-5.608.778, and in itself also from the known, traditional payment

- terminals, where information concerning the transaction is transferred from a payment terminal to an operator system, a credit centre, a bank or the like. Since the mobile telephone replaces the payment terminal's communication means with the telecommunication network, the payment terminal which is used in the method and the system according to the invention can be provided as an independent unit, which only needs to be able to communicate with an internal system at the sales location, and locally with the mobile telephone via the previously mentioned electrical or optical communication connection.
- According to the method illustrated in figure 1, the operator system further registers the received information concerning the transaction. The operator system can thereby perform subsequent charging, invoicing or other settlement, with the object of achieving agreement in the final settlement with the customer and with the sales location. This settlement may, for example, be effected by monthly, collective statements of account. If the operator system has a connection or a collaboration with the mobile telephone company, the statements of account may be combined with the ordinary accounts for the use of the mobile telephone.
- In the preferred embodiment of the method illustrated in fig. 1, after this registration the operator system will transmit back to the mobile telephone a confirmation that the registration has been accomplished. This confirmation will preferably be further transmitted by the mobile telephone through the electrical, optical/infrared or similar communication connection to the payment terminal.
- In one embodiment, moreover, either the payment terminal or the mobile telephone will provide an indication to the customer that the confirmation has been received. This indication may be provided by means of any kind of indicator, for example of a visual or audible type, provided in the payment terminal or on the mobile telephone. For example the indication may be provided via the mobile telephone's ordinary display unit.
- Figure 2a illustrates an embodiment of a system according to the invention. The system comprises a mobile telephone, a payment terminal and an operator system which are connected to a network which can communicate with the mobile telephone. Between the payment terminal and the mobile telephone there is a communication connection. In the embodiment in fig. 2a

this consists of an electrical, preferably a multicore connection which is composed of a communication port with which the mobile telephone is equipped, and a corresponding communication port in the payment terminal.

- 5 Figure 2b illustrates an alternative embodiment, which is identical to the embodiment in figure 2a except for the communication connection between the mobile telephone and the payment terminal. In this case it is not designed as an electrical, direct connection, but comprises optical transmitters and receivers, preferably based on infrared light, mounted on both sides of the communication connection.
- 10 Electrical and infrared communication connection between a mobile telephone and an external unit is well-known per se. Many mobile telephones to-day are equipped with such communication ports as standard equipment, but this is for entirely different purposes than in the present case, viz. to provide a system for performing payment transactions.
- 15 The invention is described in the above by means of embodiments and for a person skilled in the art it will be clear that equivalents or obvious technical alternatives exist to the embodiments which fall within the scope of the invention, as set forth in the following set of claims.
- 20 While reference is made to mobile telephones in the description of the embodiments, it should be particularly emphasized that the invention will also work equally well with other mobile or wireless communication units. Similarly, the term mobile telephone network refers to any kind of wireless communication system, both existing and prospective, and systems based on both local base stations and satellite communication.

PATENT CLAIMS

1. A method for performing a payment transaction between a customer, a sales location and a payment operator, where the customer is equipped with a mobile communication unit, where the sales location is equipped with a payment terminal and where the payment operator is equipped with an operator system which is connected to a network which can communicate with the customer's mobile communication unit, which method comprises the following steps:
- 5 - a communication connection is established between the mobile communication unit and the payment terminal,
- 10 - the payment terminal transfers data comprising information concerning the transaction via the communication connection to the mobile communication unit,
characterized in that
- 15 - the mobile communication unit transfers data comprising information concerning the transaction via the network to the operator system, and
- the operator system registers data comprising information concerning the transaction for subsequent charging, invoicing or other settlement,
wherein the data which are transferred via the communication connection
- 20 from the payment terminal to the mobile communication unit and the data which are transferred via the network from the mobile communication unit to the operator system comprise data identifying the sales location and data representing the amount which has to be paid, and
wherein the data identifying the sales location are received in advance by the
- 25 payment terminal, the data having been broadcast through a local radio broadcasting system at the sales location.
2. A method according to claim 1,
characterized in that it also comprises the following steps:
- 30 - the operator system transfers data comprising a confirmation that the said registration has been accomplished via the network to the mobile communication unit, whereupon the mobile communication unit may provide an indication that data comprising such a confirmation has been received, and
- the mobile communication unit transfers data comprising a confirmation that the said registration has been accomplished via the communication connection to the payment terminal, whereupon the payment terminal may

provide an indication that data comprising such a confirmation has been received.

3. A method according to claims 1-2,
characterized in that the mobile communication unit is a mobile telephone,
5 and that the network is a telecommunication network which includes a
mobile telephone network.
4. A method according to claims 1-3,
characterized in that the communication connection between the mobile
communication unit and the payment terminal is established by an electrical
10 connection through a communication port in the mobile communication unit.
5. A method according to claims 1-3,
characterized in that the communication connection between the mobile
communication unit and the payment terminal is established by an optical
connection, preferably infrared transfer.
- 15 6. A method according to claim 3,
characterized in that the operator system also fetches information concerning
the payment location by means of services in the mobile telephone network.
7. A system for performing a payment transaction between a customer, a
sales location and a payment operator, comprising a mobile communication
20 unit for the customer, a payment terminal for the sales location and an
operator system connected to a network which can communicate with the
mobile communication unit,
characterized by
- a communication connection between the mobile communication unit and
25 the payment terminal, which comprises an electrical or optical
communication port in the communication unit which is adapted to a
corresponding communication port in the payment terminal, and
- receiver equipment in the payment terminal, arranged for receiving an
identification for the sales location broadcast from a radio transmitter
30 provided locally at or near the sales location, allowing information
comprising said identification to be transferred to the mobile communication
unit via the communication connection.

- wherein the data which are transferred via the communication connection from the payment terminal to the mobile communication unit and the data which are transferred via the network from the mobile communication unit to the operator system comprise data identifying the sales location and data
5 representing the amount which has to be paid, and
wherein the data identifying the sales location are received in advance by the payment terminal, the data having been broadcast through a local radio broadcasting system at the sales location.
8. A system according to claim 7,
10 characterized in that the mobile communication unit is a mobile telephone, and that the network comprises a mobile telephone network.

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

3. A method according to ~~claims 1-2~~ claim 1, characterized in that the mobile communication unit is a mobile telephone, and that the network is a telecommunication network which includes a mobile telephone network.

4. A method according to ~~claims 1-3~~ claim 1, characterized in that the communication connection between the mobile communication unit and the payment terminal is established by an electrical connection through a communication port in the mobile communication unit.

5. A method according to ~~claims 1-3~~ claim 1, characterized in that the communication connection between the mobile communication unit and the payment terminal is established by an optical connection, preferably infrared transfer.

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ABSTRACT OF THE DISCLOSURE

A method and a system for performing a payment transaction between a customer's mobile telephone, a sales location's payment terminal and a payment operator's operator system. The transaction is initiated by the mobile telephone. Data concerning the transaction are then transferred from the payment terminal via an electrical or optical communication port to the mobile telephone and from the mobile telephone via a network to the operator system. The operator system registers data concerning the transaction for subsequent charging, invoicing or other settlement. Furthermore, a confirmation of this registration is transmitted back to the mobile telephone and on through the electrical or optical communication port to the payment terminal. The transaction is concluded by an indication being provided that it has been executed and registered.

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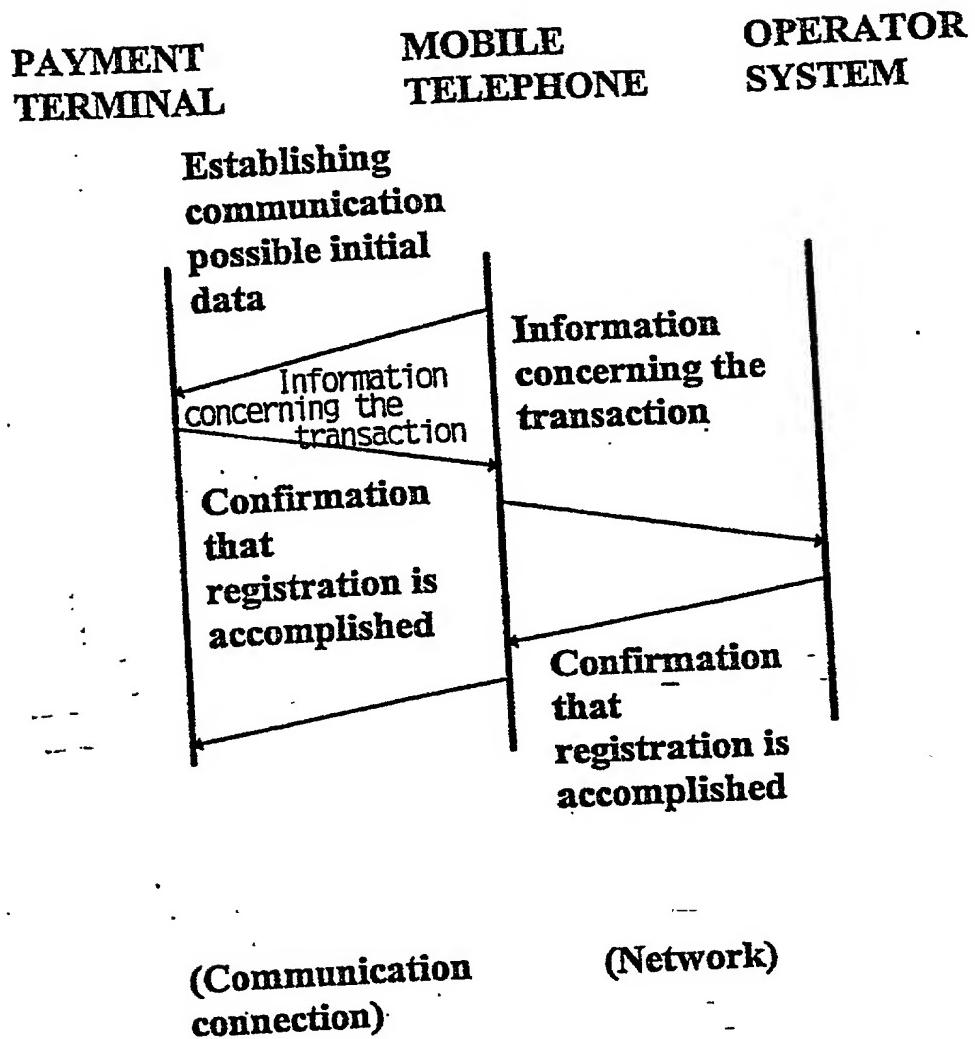


Fig. 1

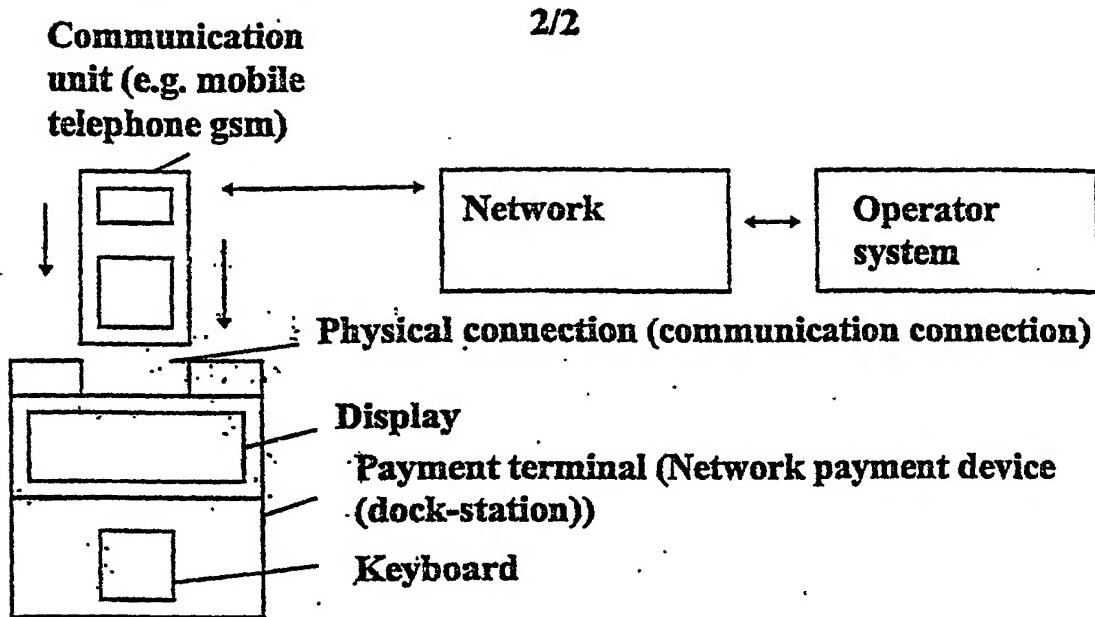
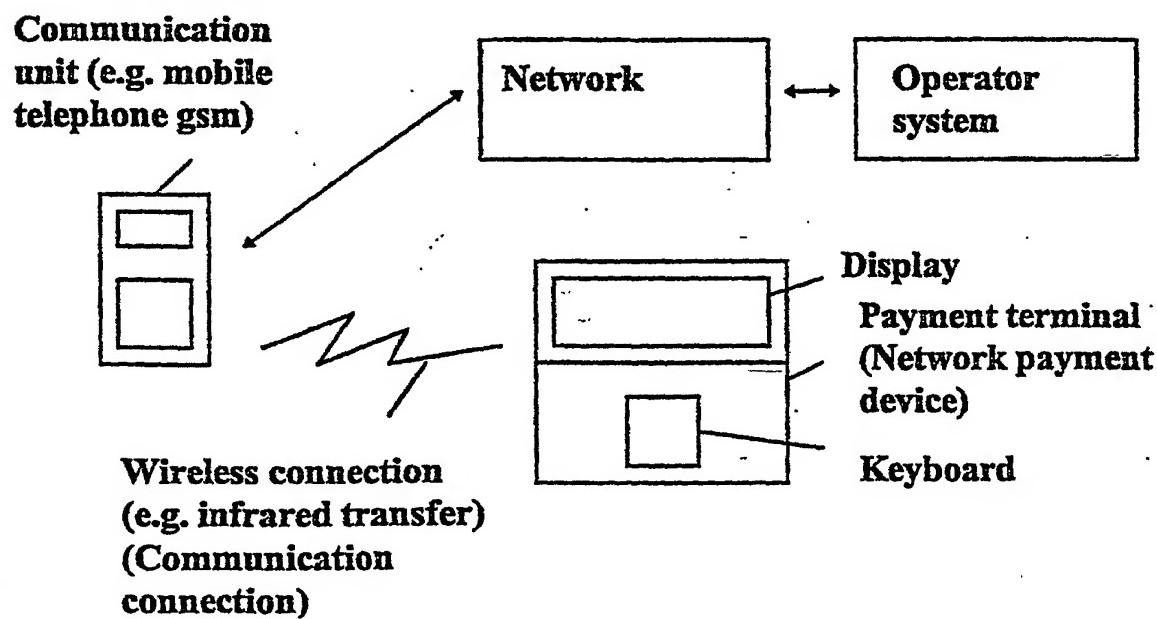


Fig. 2a



COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD AND SYSTEM FOR PAYMENT TRANSACTION

the specification of which: *(check one)*

REGULAR OR DESIGN APPLICATION

is attached hereto.

was filed on _____ as application Serial No. _____ and was amended on _____
(if applicable).

PCT FILED APPLICATION ENTERING NATIONAL STAGE

was described and claimed in International application No. PCT/N000/00230 filed on 4 July 2000
and as amended on 13 Sept 2001 (if any).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

PRIORITY CLAIM

I hereby claim foreign priority benefits under 35 USC 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

PRIOR FOREIGN APPLICATION(S)

Country	Application Number	Date of Filing (day, month, year)	Priority Claimed
Norway	1999 3332	5 July 1999	yes

(Complete this part only if this is a continuing application.)

I hereby claim the benefit under 35 USC 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 USC 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37 Code of Federal Regulations §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial No.)

(Filing Date)

(Status—patented, pending, abandoned)

POWER OF ATTORNEY

The undersigned hereby authorizes the U.S. attorney or agent named herein to accept and follow instructions from ONSAGERS AS as to any action to be taken in the Patent and Trademark Office regarding this application without direct communication between the U.S. attorney or agent and the undersigned. In the event of a change in the persons from whom instructions may be taken, the U.S. attorney or agent named herein will be so notified by the undersigned.

As a named inventor, I hereby appoint the following attorney(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: Robert J. PATCH, Reg. No. 17,355, Andrew J. PATCH, Reg. No. 32,925, Robert F. HARGEST, Reg. No. 25,590, Benoît CASTEL, Reg. No. 35,041, Eric JENSEN, Reg. No. 37,855, Thomas W. PERKINS, Reg. No. 33,027, and Roland E. LONG, Jr., Reg. No. 41,949, c/o YOUNG & THOMPSON, Second Floor, 745 South 23rd Street, Arlington, Virginia 22202.

Address all telephone calls to Young & Thompson at 703/521-2297.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor: Jens Petter Høili
(given name, family name)

Inventor's signature Jens Petter Høili Date 7/1-2002

Residence: Fredrikstad, Norway

Citizenship: Norwegian

Post Office Address: Sigrid Undsets vei 5, N-1619 Fredrikstad, Norway NOK

Full name of second joint inventor, if any:

(given name, family name)

Inventor's signature _____ Date _____

Residence:

Citizenship:

Post Office Address:

Full name of third joint inventor, if any:

(given name, family name)

Inventor's signature _____ Date _____

Residence:

Citizenship:

Post Office Address: